

IN RE:

MANSON W. SETO  
KRISTIN K. SETO  
Debtor(s)Ronda J. Winnecour  
Movant  
vs.  
No Respondents.**MODIFIED  
DEFAULT O/E JAD**

Bankruptcy No. 12-23374-JAD

Chapter 13

Related To Doc. No. 185

**ORDER OF COURT**

**AND NOW**, this 27th day of March, 2018, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1) This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2) It appearing that Joint Debtor, Manson W. Seto, received a Chapter 7 discharge in a previous bankruptcy case on November 19, 2009, only Joint Debtor, Kristin K. Seto, is entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3) To the extent not previously terminated, the wage attachment(s) issued in this case is/ are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4) Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5) Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6) After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

FILED

3/27/18 10:46 am

CLERK

U.S. BANKRUPTCY  
COURT - WDPA

BY THE COURT:



JEFFERY A. DELLER  
CHIEF U.S. BANKRUPTCY JUDGE

In re:  
Manson W. Seto  
Kristin K Seto  
Debtors

Case No. 12-23374-JAD  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy  
Form ID: pdf900

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Total Noticed: 66

Date Rcvd: Mar 27, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 29, 2018.

db/jdb +Manson W. Seto, Kristin K Seto, 721 Woodbridge Drive, Oakdale, PA 15071-9701  
 cr +Equitable Gas Bankruptcy Department, Attn: Judy Gawlowski, 225 North Shore Drive 2nd Floor, Pittsburgh, PA 15212-5860  
 cr +LCS Financial Services Corporation, 6782 S Potomac St, Suite 100, Centennial, CO 80112-4585  
 cr +Nationstar Mortgage, LLC, Stern & Eisenberg, 261 Old York Road, Suite 410, The Pavilion, Jenkintown, PA 19046-3706  
 intp +NiSource Corporate Services, Attn: Payroll Dept., 801 E. 86th Avenue, Merriville, IN 46410-6272  
 intp +ThermoFisher Scientific, Attention: Payroll Dept., 300 Industry Drive, Pittsburgh, PA 15275-1001  
 13422188 +AES/PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147  
 13423748 ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
 (address filed with court: Americredit Financial Services, Inc., PO Box 183853, Arlington TX 76096)  
 13414005 +Aes/keystone Best, 1200 N. 7th Street 4th Flooret, Harrisburg, PA 17102-1419  
 13414006 +Aes/m&t Elt - Pheaa, Pob 2461, Harrisburg, PA 17105-2461  
 13414007 +Aes/pheaa, 1200 N. 7th Street 4th Floor, Harrisburg, PA 17102-1419  
 13414008 +Aes/pheaa-keycon, 1200 N 7th Street, Harrisburg, PA 17102-1419  
 13414009 ++BANK OF AMERICA, PO BOX 982238, EL PASO TX 79998-2238  
 (address filed with court: Bank Of America, Po Box 982238, El Paso, TX 79998)  
 13414010 +Bank Of America, N.A., 450 American St, Simi Valley, CA 93065-6285  
 13414012 ++CAPITAL ONE, PO BOX 30285, SALT LAKE CITY UT 84130-0285  
 (address filed with court: Cap One, Po Box 85520, Richmond, VA 23285)  
 13492421 +CAPITAL ONE BANK (USA), N.A., PO Box 12907, Norfolk VA 23541-0907  
 13414014 +Chase, Po Box 15298, Wilmington, DE 19850-5298  
 13414013 +Chase, 1 Chase Sq, Rochester, NY 14643-0002  
 13429572 +Chase Home Finance LLC, 2901 Kinwest Parkway, Irving, TX 75063-5815  
 13508023 ECMC, P.O. Box 16408, St. Paul, MN 55116-0408  
 13414017 +First Usa Bank N A, 1001 Jefferson Plaza, Wilmington, DE 19801-1493  
 13414022 +Gm Financial, Po Box 181145, Arlington, TX 76096-1145  
 14640661 +JPMorgan Chase Bank, N.A., c/o LCS Financial Services Corporation, 6782 S. Potomac Street, Suite 100, Centennial, CO 80112-4585  
 13414023 +Keystone Rewards, 1200 N 7th St, Harrisburg, PA 17102-1419  
 14293408 LSF9 Master Participation Trust, Manley Deas Kochalski LLC, P.O. Box 165028, Columbus, OH 43216-5028  
 13673788 ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: Nationstar Mortgage, LLC, 350 Highland Drive, Lewisville, TX 75067)  
 13414026 +National City Bank, Po Box 94982 Attcredit Bur Disp, Cleveland, OH 44101-4982  
 13654245 +Nationstar Mortgage, LLC, 5920 Castleway West Drive, Indianapolis, IN 46250-1957  
 13414027 Nco Fin/55, Po Box 13570, Philadelphia, PA 19101  
 13414028 +Ocwen Loan Servicing L, 12650 Ingenuity Dr, Orlando, FL 32826-2703  
 13414029 +Portfolio Recrv&affil, 287 Independence, Virginia Beach, VA 23462-2962  
 13857527 Richard C. Maider, Esq., D M & G, LLP, 8 Thurlow Terrace, Albany, New York 12203-1006  
 13857526 +Santander Consumer, P.O. Box 961245, Fort Worth, TX 76161-0244  
 13932753 Santander Consumer USA, P.O. Box 560284, Dallas, TX 75356-0284  
 13857525 Santander Consumer USA, Inc., Attention Bankruptcy Department, P.O. Box 560284, Dallas, TX 75356-0284  
 13414033 +Sears/cbna, Po Box 6282, Sioux Falls, SD 57117-6282  
 13429571 +South Fayette School District, 3680 Old Oakdale Road, McDonald, PA 15057-3544  
 13467287 +South Fayette School District, c/o Goehring, Rutter & Boehm, 437 Grant Street, 14th Floor, Pittsburgh, PA 15219-6101  
 13414034 +Taylor Bean, 1417 North Magnoli, Ocala, FL 34475-9078  
 13414035 +University Of Pittsbur, 127 Thackeray Hall, Pittsburgh, PA 15213-2519  
 13414036 +Unvl/citi, Po Box 6241, Sioux Falls, SD 57117-6241  
 13414037 Wellsfargo, Supreme Re Serving, Urbandale, IA 50323  
 13414038 +Wfnb/levin, Po Box 182789, Columbus, OH 43218-2789  
 13414039 +Wfnb/ny&c, 220 W Schrock Rd, Westerville, OH 43081-2873

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

cr E-mail/Text: peritus@ebn.phinsolutions.com Mar 28 2018 01:58:52  
 Peritus Portfolio Services II,LLC assignee for NCE, P.O. Box 141419, Irving, TX 75014-1419  
 cr E-mail/Text: bkdepartment@rtresolutions.com Mar 28 2018 01:57:53 Real Time Resolutions, Inc,  
 1349 Empire Central Dr., Ste#150, P.O. Box 36655, Dallas, TX 75247  
 13414015 +E-mail/Text: bk.notifications@jpmchase.com Mar 28 2018 01:57:18 Chase Auto,  
 2000 Marcus Avenue, New Hyde Park, NY 11042-1069  
 13414016 +E-mail/Text: abovay@creditmanagementcompany.com Mar 28 2018 01:58:27 Credit Management Co,  
 2121 Noblestown Rd, Pittsburgh, PA 15205-3956  
 13414018 +E-mail/PDF: gecscedi@recoverycorp.com Mar 28 2018 02:04:02 Gecrb/best Buy, Po Box 981439, El Paso, TX 79998-1439

District/off: 0315-2

User: culy  
Form ID: pdf900

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Total Noticed: 66

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Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13414019	+E-mail/PDF: gecsed@recoverycorp.com Mar 28 2018 02:04:03	Gecrb/home Dsgn Floori, C/o Po Box 965036, Orlando, FL 32896-0001
13414020	E-mail/PDF: gecsed@recoverycorp.com Mar 28 2018 02:05:26	Gecrb/jcp, Po Box 984100, El Paso, TX 79998
13414021	+E-mail/PDF: gecsed@recoverycorp.com Mar 28 2018 02:05:29	Gecrb/paypal Extras Mc, Po Box 965005, Orlando, FL 32896-5005
13414024	+E-mail/Text: bnckohlsnotices@becket-lee.com Mar 28 2018 01:57:10	Kohls/capone, Po Box 3115, Milwaukee, WI 53201-3115
13414025	+E-mail/Text: bnc-bluestem@quantum3group.com Mar 28 2018 01:58:33	Metabnk/fhut, 6250 Ridgewood Roa, Saint Cloud, MN 56303-0820
13439870	+Fax: 407-737-5634 Mar 28 2018 04:06:47	Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1661 Worthington RD., Suite 100, West Palm Beach, FL 33409-6493
13609936	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 28 2018 02:04:46	Portfolio Recovery Associates LLC, P.O. Box 41067, Norfolk, VA 23541
13462642	E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 28 2018 02:04:46	Portfolio Recovery Associates, LLC, PO Box 12914, Norfolk VA 23541
13624237	+E-mail/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com Mar 28 2018 02:04:04	PRA Receivables Management, LLC, POB 41067, Norfolk, VA 23541-1067
14106407	E-mail/Text: peritus@ebn.phinsolutions.com Mar 28 2018 01:58:52	Peritus Portfolio Services II, LLC, Assignee for NCEP, LLC, P.O. BOX 141419, IRVING, TX 75014-1419
13451289	E-mail/Text: bkdepartment@rtresolutions.com Mar 28 2018 01:57:53	Real Time Resolutions, Inc., 1349 Empire Central Dr, Suite 150, P.O. Box 36655, Dallas, Tx 75247
13510910	E-mail/Text: bkdepartment@rtresolutions.com Mar 28 2018 01:57:53	Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, PO Box 36655, Dallas, Texas 75247-4029
13467846	E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 28 2018 02:04:47	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
13414030	+E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Mar 28 2018 02:04:47	Regional Finance Corp, 550 Ohio Pike Unit F, Cincinnati, OH 45255-3472
13414031	+E-mail/PDF: pa_dc_claims@navient.com Mar 28 2018 02:04:04	Sallie Mae, Po Box 9500, Wilkes Barre, PA 18773-9500
13515066	+E-mail/PDF: pa_dc_claims@navient.com Mar 28 2018 02:04:47	Sallie Mae, c/o Sallie Mae Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1496
13414032	+E-mail/PDF: pa_dc_claims@navient.com Mar 28 2018 02:04:49	Sallie Mae Servicing, 1002 Arthur Dr, Lynn Haven, FL 32444-1683

TOTAL: 22

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr	JPMORGAN CHASE BANK, N.A.
cr	LSF9 Master Participation Trust
cr	Ocwen Loan Servicing, LLC
cr	REAL TIME RESOLUTIONS, INC.Et Al...
cr	South Fayette School District
cr*	++AMERICREDIT FINANCIAL SERVICS DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853 (address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853, Arlington, TX 76096)
cr*	ECMC, P.O. Box 16408, St. Paul, MN 55116-0408
cr*	+Ocwen Loan Servicing, LLC, Attn: Bankruptcy Department, 1661 Worthington Rd, Suite 100, West Palm Beach, FL 33409-6493
cr*	+PRA Receivables Management, LLC, POB 41067, NORFOLK, VA 23541-1067
13414011	##+Cap One, Po Box 5253, Carol Stream, IL 60197-5253

TOTALS: 5, \* 4, ## 1

Addresses marked '++' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 29, 2018

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 27, 2018 at the address(es) listed below:

Alan R. Patterson, III on behalf of Debtor Manson W. Seto apattersonlaw@protonmail.com, andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com  
Alan R. Patterson, III on behalf of Joint Debtor Kristin K Seto apattersonlaw@protonmail.com, andrewmgross@aol.com;grossandpatterson@gmail.com;G2433@notify.cincompass.com  
Alexandra Teresa Garcia on behalf of Creditor LSF9 Master Participation Trust ecfmail@mwc-law.com  
Andrew F Gornall on behalf of Creditor JPMORGAN CHASE BANK, N.A. agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Andrew F Gornall on behalf of Creditor REAL TIME RESOLUTIONS, INC.Et Al... agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Celine P. DerKrikorian on behalf of Creditor LSF9 Master Participation Trust ecfmail@mwc-law.com  
Elizabeth Lamont Wassall on behalf of Creditor Ocwen Loan Servicing, LLC vbarber@udren.com  
James Warmbrodt on behalf of Creditor JPMORGAN CHASE BANK, N.A. bkgroup@kmllawgroup.com  
James A. Prostko on behalf of Creditor Nationstar Mortgage, LLC pawb@fedphe.com, james.prostko@phelanhallinan.com  
Jeffrey R. Hunt on behalf of Creditor South Fayette School District jhunt@grblaw.com, cnoroski@grblaw.com  
Karina Velter on behalf of Creditor LSF9 Master Participation Trust amps@manleydeas.com  
Leslie J. Rase, Esq. on behalf of Creditor Nationstar Mortgage, LLC lrase@sterneisenberg.com, ddelvecchio@sterneisenberg.com;dbogucki@sterneisenberg.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmevf@chapter13trusteewdpa.com  
S. James Wallace on behalf of Creditor Equitable Gas Bankruptcy Department sjw@sjwpgh.com, Equitablebankruptcy@peoples-gas.com;srk@sjwpgh.com  
Sherri J. Braunstein on behalf of Creditor Ocwen Loan Servicing, LLC pawb@fedphe.com, sherri.braunstein@phelanhallinan.com  
Stuart P. Winneg on behalf of Creditor Ocwen Loan Servicing, LLC swinneg@udren.com, cblack@udren.com  
Thomas Song on behalf of Creditor LSF9 Master Participation Trust pawb@fedphe.com

TOTAL: 18